

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILLIAMSPORT DIVISION**

In re: JOSEPH WARREN BREON § Case No. 4:12-bk-06883
RACHEL DIANE BREON §
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/30/2012.
 - 2) The plan was confirmed on 06/24/2013.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 09/16/2013, 08/21/2015, 09/16/2015.
 - 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 01/08/2013.
 - 5) The case was completed on 01/08/2018.
 - 6) Number of months from filing or conversion to last payment: 61.
 - 7) Number of months case was pending: 64.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$99,474.53.
 - 10) Amount of unsecured claims discharged without full payment: \$31,958.89.
 - 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 79,116.21
Less amount refunded to debtor(s)	\$ 2,383.55
NET RECEIPTS	\$ 76,732.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 3,746.09
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 3,746.09
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
RAQUEL ROSS, ESQUIRE	Pri	0.00	NA	NA	4,000.00	0.00
PORTFOLIO RECOVERY	Sec	14,147.00	15,403.60	7,501.82	7,501.82	0.00
PORTFOLIO RECOVERY	Uns	14,472.00	15,403.60	10,224.60	393.75	0.00
WELLS FARGO DEALER SERVICES	Uns	4,973.00	4,999.10	0.00	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	71.00	116.01	116.01	4.47	0.00
AIS PORTFOLIO SERVICE, LP	Uns	144.00	152.62	152.62	5.88	0.00
ECMC	Uns	15,260.00	10,888.23	10,888.23	419.30	0.00
WELLS FARGO	Uns	1,162.00	1,162.36	1,162.36	44.76	0.00
DEPARTMENT OF ED-PHEAA	Uns	0.00	15,765.41	15,765.41	607.13	0.00
PORTFOLIO RECOVERY	Uns	475.00	420.12	420.12	16.18	0.00
RESURGENT CAPITAL SERVICES	Uns	9,120.00	9,035.24	9,035.24	347.95	0.00
SELECT PORTFOLIO SERVICING	Sec	152,007.00	163,742.22	14,376.60	17,266.70	0.00
INGRAM FUELS INC	Uns	339.15	NA	NA	0.00	0.00
VARIOUS MEDICAL EXPENSES	Uns	1,302.73	NA	NA	0.00	0.00
SPS	Con	0.00	NA	NA	42,378.63	0.00
DONALD M. HAHN, ESQUIRE	Lgl	0.00	NA	NA	0.00	0.00
21ST CENTURY INSURANCE	Uns	280.00	NA	NA	0.00	0.00
PSECU	Uns	44.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
ROI SEVICES INC	Uns	389.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 82,840.03	\$ 42,378.63	\$ 0.00
Mortgage Arrearage	\$ 14,376.60	\$ 17,266.70	\$ 0.00
Debt Secured by Vehicle	\$ 7,501.82	\$ 7,501.82	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 104,718.45	\$ 67,147.15	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 4,350.00	\$ 4,000.00	\$ 0.00
TOTAL PRIORITY:	\$ 4,350.00	\$ 4,000.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 47,764.59	\$ 1,839.42	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,746.09
Disbursements to Creditors	\$ 72,986.57
TOTAL DISBURSEMENTS:	\$ 76,732.66

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/09/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)